## Claim Listing

Claims 15-21, 35-41, and 43-51 are now pending. Claims 44-51 are new.

1-14. (Canceled)

15. (Previously presented) A method for providing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the method comprising:

authenticating financial consultant users, so as to permit access, over the Internet, to selected consultant-exclusive resources;

selectively providing information concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home financing options or home equity loan options;

selectively receiving, from any Internet-connected user, residence location information;

selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

selectively receiving, from any Internet-connected user, information concerning investments;

selectively presenting, to any Internet-connected user, a plurality of ranked mortgage and/or credit option(s); and,

selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients.


16. (Previously presented) A method as in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning in-process applications of said financial consultant's clients.


17. (Previously presented) A method as in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said

2

financial consultant's clients includes selectively providing information concerning ~~is~~ mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

18. (Previously presented) A method as in claim 15, wherein selectively presenting, to an Internet-connected financial consultant user, information concerning said financial consultant's clients includes selectively providing information concerning production credits of the financial consultant.

19. (Previously presented) A method as in claim 15, further comprising:
allowing an Internet-connected retail customer to save information and/or indications provided by said customer.

20. (Previously presented) A method as in claim 19, further comprising:
allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

21. (Previously presented) A method as in claim 19, further comprising:
allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.

22-34. (Canceled)

35. (Previously presented) A computer-based system for providing mortgage and/or credit services, over the Internet, to both financial consultants and retail customers, the system comprising:
means for identifying certain Internet-connected users as financial consultants, thus enabling said identified users to access, over the Internet, selected consultant-exclusive resources;
means for selectively presenting information s concerning a plurality of mortgage and/or credit programs to any Internet-connected user who requests such information;

3

means for selectively receiving, from any Internet-connected user, an indication of whether said user wishes to explore home financing options or home equity loan options;

means for selectively receiving, from any Internet-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

means for selectively receiving, from any Internet-connected user, information concerning investments;

means for selectively presenting, to any Internet-connected user, a plurality ranked mortgage and/or credit option(s); and,

means for selectively presenting, exclusively to Internet-connected financial consultant users, information concerning said financial consultant's clients.

36. (Previously presented) A computer-based system as in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning in-process applications of said financial consultant's clients.

37. (Previously presented) A computer-based system as in claim 35, wherein said means for selectively presenting, to Internet-connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning mortgage(s) and/or line(s)-of-credit of said financial consultant's clients.

38. (Previously presented) A computer-based system as in claim 35, wherein said means for selectively presenting, to Internets connected financial consultant users, information concerning said financial consultant's clients includes means for selectively providing information concerning production credits of the financial consultant.

39. (Previously presented) A computer-based system as in claim 35, further comprising:

4

session storage means for allowing an Internet-connected retail customer to save information and/or indications provided by said customer during a session with said system.

40.     (Previously presented)     A computer-based system as in claim 39, further comprising:

session retrieval means for allowing an Internet-connected retail customer to retrieve his/her previously-saved information and/or indications.

41.     (Previously presented)     A computer-based system as in claim 39, further comprising:

client session retrieval means for allowing an Internet-connected financial consultant user to retrieve previously-saved information and/or indications of his/her clients.

42.     (Canceled)

43.     (Previously presented)     A method for providing mortgage and/or credit services, via a computer network, to both financial consultants and retail customers, the method comprising:

authenticating financial consultant users, so as to permit access, via the network, to selected consultant-exclusive resources;

selectively providing via the network information concerning a plurality of mortgage and/or credit programs to any network-connected user who requests such information;

selectively receiving, via the network from any network-connected user, an indication of whether said user wishes to explore home financing options or home equity loan options;

selectively receiving, via the network from any network-connected user, residence location information;

selectively receiving, via the network from any network-connected user, information concerning a property to be financed, said information including at least location, expected holding period, and use of said property;

selectively receiving, via the network from any network-connected user, information concerning investments;

selectively presenting, via the network to any network-connected user, a plurality of ranked mortgage and/or credit option(s); and,

selectively presenting, via the network to a network-connected financial consultant user, information concerning said financial consultant's clients.


44.    (New)  A method comprising the steps of:

receiving from a potential borrower, via a computer network, an indication of interest in exploring real estate property financing options;

receiving from said potential borrower, via said computer network, information regarding one or more real estate properties to be financed, said information including at least location, expected holding period, and use of each of said one or more real estate properties;

receiving from said potential borrower, via said computer network, information describing one or more of said potential borrower's existing financial assets and said potential borrower's expected rate of return on said assets;

receiving, via said computer network, information describing one or more loan products; and

based on said received information, presenting, via a computer connected to said computer network, one or more loan product recommendations to said potential borrower.

45.    The method of claim 44, further comprising presenting projected borrower change in net worth information for each of said one or more loan product recommendations.

46.    The method of claim 44, further comprising receiving from said potential borrower, via said computer network, an interest rate projection, and wherein said one or more loan product recommendations are based, at least in part, on said interest rate projection.

47.    The method of claim 44, further comprising receiving information, via said computer network, describing one or more financing goals of said potential borrower, and wherein said one or more loan product recommendations are based, at least in part, on said one or more financing goals.

6

48. The method of claim 44, wherein said one or more loan product recommendations comprise a financing strategy recommendation.

49. The method of claim 44, wherein each of said loan product recommendations is assigned a total score.

50. The method of claim 49, wherein said total score is based on a total product score and a goal score.

51. The method of claim 44, wherein each of said loan product recommendations is presented along with a corresponding estimated change in net worth.